

APPENDIX 8 – GLOSSARY OF ACRONYMS AND ABBREVIATIONS

- 504** **504 Loan Program**
Provides small businesses with long-term, fixed-rate financing for the purchase of land, buildings and long-life capital equipment. For more information, see www.sba.gov/financing/sbaloan/cdc504.html.
- 7(a)** **Basic 7(a) Loan Guaranty Program**
The SBA's primary loan program. Provides general loan financing for a wide variety of purposes. SBA guarantees small business loans for virtually every business purpose. For more information, see www.sba.gov/financing/sbaloan/7a.html.
- 8(a)** **8(a) Business Development Program**
This program assists firms owned and controlled by socially and economically disadvantaged individuals to enter and succeed in the economic mainstream. For more information, see www.sba.gov/businessop/programs/8a.html.
- ABC** **Activity Based Costing**
A costing methodology that uses activity information to measure the cost and performance of programs. For more information, see www.sba.gov/cfo/abc.
- ADA** **Associate Deputy Administrator**
The management position that reports directly to the Administrator of the Agency and is responsible for program administration and oversight. The SBA has four ADAs: ADA–Capital Access; ADA–Government Contracting/Business Development; ADA–Entrepreneurial Development; and, ADA–Management and Administration.
- AFMAC** **Audit and Financial Management Advisory Committee**
The principle financial advisory committee to the Administrator and Chief Financial Officer.
- BATF** **Business Assistance Trust Fund**
A trust fund in the U.S. Treasury maintained to receive and account for donations made by private entities for activities to assist small business. SBA authorizes BATF disbursements in accordance with the donor's intention to assist small business.
- BD** **Business Development**
Uses the SBA's statutory authority to provide business development and Federal contract support to small disadvantaged firms. Manages the business development 8(a) and 7(j) programs. For more information, see www.sba.gov/8abd/.
- C&A** **Certifications and Accreditations**
The process that determines how accurately information technology systems comply with standards for confidentiality, integrity, and availability as required by the Federal Information Security Management Act (FISMA).

- CA Capital Access**
The Office of Capital Access (OCA) is responsible for small business program loans, lender oversight, the investment company program, the surety bond program and international trade.
- CDC Section 504 Certified Development Company Debenture Program**
A participating CDC issues debentures to private investors to finance transactions with small business borrowers. SBA's guaranty covers 100% of the debenture financing, and the Agency honors its guarantee to the investor through a single Central Servicing Agent (CSA). For more information, see www.sba.gov/financing/sbaloan/cdc504.html.
- CFR Code of Federal Regulations**
The codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government. For more information, see cfr.law.cornell.edu/cfr/.
- CIP Capital Impairment Percentages**
A regulatory measure that assesses the ability to repay debt or the extent to which an investment plus operating losses have eroded private capital commitments.
- CLA Congressional and Legislative Affairs**
Assists in the development and passage of SBA legislative programs and serve as SBA's communications focal point on legislation and congressional activity.
- COOP Continuity of Operations**
A plan and procedures to: delineate functions; specify delegation of authority; provide safekeeping of vital records and databases; find alternate operating facilities; and provide Interpol communications.
- CSBR Combined Statement of Budgetary Resources**
Provides information about the funding and availability of budgetary resources and the status at the end of a reporting period.
- DCMS Disaster Credit Management System**
Facilitates the expeditious loan closing process in addition to reducing the time it takes to process loans.
- DFWP Drug-Free Work Place**
Program to educate small business concerns about the advantages of a drug-free workplace; provides grants and technical assistance in addition to financial incentives to enable small business concerns to create a drug-free workplace; assist working parents in keeping their children drug-free; and encourage small business employers and employees to participate in drug-free workplace programs.

DPC Domestic Policy Council

Coordinates the domestic policy-making process in the White House and offers policy advice to the President. The DPC also works to ensure that domestic policy initiatives are coordinated and consistent throughout Federal agencies.

EAPMO Enterprise Architecture Program Management Office

SBA Office responsible for establishing policies for the Agency's IT network architecture.

ED Entrepreneurial Development

The Office of Entrepreneurial Development provides information, counseling and training to entrepreneurs and existing small businesses through a network that includes approximately 1,500 resource partner locations, and through the Small Business Training Network (SBTN). For more information, see www.sba.gov/ed/.

EDMIS2 Entrepreneurial Development Management Information System

Computer system designed to enable online reporting of counseling, training and other related activities to field managers and headquarters staff.

EEO&CRC Equal Employment Opportunity and Civil Rights Compliance

To advance Agency-wide diversity at all levels and equal access to programs and activities receiving SBA financial assistance, this office works to prohibit discrimination against all SBA employees and applicants based on race, color, sex, age, religion, disability, national origin, and retaliation for opposition to discriminatory practices or participation in the EEO process, and to achieve equal employment opportunity for all qualified employees consistent with the Nation's workforce diversity.

They also ensure that no person in the United States shall be denied the benefits of, excluded from participation in, or subjected to discrimination under any program or activity receiving SBA financial assistance, based on race, color, sex, age, disability, national origin, and marital status (extension of credit). To ensure that individuals with disabilities have equal access to SBA conducted or co-sponsored programs and activities.

EIDL Economic Injury Disaster Loans

Loans for small businesses that have suffered substantial economic injury, regardless of physical damage, and are located in a declared disaster area, to help the business meet necessary financial obligations that it could have met had the disaster not occurred.

EOL Equal Opportunity Loan Program

Program that relaxed the credit and collateral requirements for applicants living below the poverty level in an effort to encourage new businesses that had been unable to attract financial backing, but were nevertheless sound commercial initiatives.

- E-Tran** **Electronic loan application**
The electronic system that allows lenders to submit loan applications and receive faster responses from SBA.
- ExecSec** **Executive Secretariat**
Works with senior management officials to formulate SBA's Administrator's and Deputy Administrator's written correspondence to SBA's constituency.
- FCC** **Federal Communications Commission**
The FCC Office of Communications Business Opportunities (OCBO) works to promote opportunities for ownership and employment in the communications industry for small businesses.
- FEA** **Federal Enterprise Architecture**
An assessment framework to baseline the state of the IT enterprise architecture across the Federal Government.
- FEMA** **Federal Emergency Management Agency**
FEMA is a former independent Agency that became part of the new Department of Homeland Security in March 2003. It is tasked with responding to, planning for, recovering from and mitigating against disasters. For more information, please go to www.fema.gov/.
- FFMIA** **Federal Financial Management Improvement Act of 1996**
Requires that Federal agencies prepare remediation plans to rectify deficiencies in Agency financial systems and Agency compliance with accounting standards that are identified by management and auditors in the annual financial reporting and audit processes.
- FMFIA** **Federal Managers Financial Integrity Act**
The Act primarily requires ongoing evaluations and reports on the adequacy of the internal accounting and administrative control systems of executive agencies. For more information, see www.whitehouse.gov/omb/financial/fmfia1982.html.
- FPDS** **Federal Procurement Data System**
The primary database of the Federal Government for information relating to Federal procurement. The goal for is to provide greater transparency into government contracting.
- FPDS-NG** **Federal Procurement Data System-Next Generation**
The authoritative source for determining levels of achievement in award of Federal contracts under procurement preference programs.
- FTA** **Fiscal Transfer Agent**
Serves a central registry of owners of guaranteed interest and all of SBA interest and guaranteed interest sold or resold in the secondary markets.

GAO General Accountability Office

The GAO is the audit, evaluation and investigative arm of Congress. GAO exists to support the Congress in meeting its Constitutional responsibilities and to help improve the performance and ensure the accountability of the Federal Government for the American people. For more information, see www.gao.gov/.

GC/BD Government Contracting and Business Development

GC/BD works to create an environment for maximum participation by small, disadvantaged and woman-owned businesses in Federal Government contract awards and large prime subcontract awards. For more information, see www.sba.gov/GC/.

GPR Guaranty Purchase Review

The GPR program was instituted to coordinate the review of a random sample of guaranty loan purchases completed by each SBA district office. The GPR is a means to improve the guaranty purchase process.

GPRA Government Performance and Results Act

The Act enacted primarily to require strategic planning and performance measurement in the Federal Government. For more information, see www.whitehouse.gov/omb/mgmt-gpra/gplaw2m.html.

GRTS Guaranty Repair Tracking System

As part of its portfolio management, SBA must identify and evaluate situations where a lender's actions or omissions are severe enough to consider reducing or denying liability under the Agency's 7(a) guaranty on a loan. SBA refers to a reduction of the guaranty percentage as a guaranty repair. The SBA implemented a system to track loan guaranty problems and identify lender performance trends related to guaranty issues.

HSAs Health Savings Accounts

HSAs were signed into law to offer small businesses owners and their employees a new option for affordability, portability and freedom in health care coverage.

HUBZone Historically Underutilized Business Zone

Encourages economic development in historically underutilized business zones (HUBZones) through the establishment of Federal contract award preferences for small businesses located in such areas. After determining their eligibility, the SBA lists qualified businesses in its PRO-Net® database. For more information, please go to www.sba.gov/businessop/programs/hubzone.html.

IRM Information Resource Manager

Information technology resources are approved for purchase by the Agency Information Resource Manager. The IRM is also responsible for determining what level of approval is required for each item.

- IT** **Information Technology**
Includes matters concerned with the design, development, installation, and implementation of information systems and applications.
- JA²MS** **Joint Accounting and Administrative Management System**
The SBA's current administrative accounting system.
- LAS** **Loan Accounting System**
SBA's major application for tracking and accounting for SBA loan portfolio activity.
- LINC** **Learning, Information, Networking, Collaboration**
A joint effort between the Treasury and the SBA to encourage more private sector business-to-business linkages that enhance the economic vitality and competitive capacity of small businesses, particularly those located in economically distressed urban and rural areas.
- LMS** **Loan Monitoring System**
The new loan monitoring system aids SBA in managing its core loan guarantee programs and serves as one of the building blocks in the overall systems modernization project.
- LOC** **Lender Oversight Committee**
Oversees SBA's lending and investment partners and the analysis and evaluation of SBA's loan and investment programs. This includes developing and implementing plans, operating procedures and standards to effectively determine, analyze and monitor the risk management profile of SBA's loan portfolio and its lenders.
- LowDoc** **Low Documentation Loan**
A loan with reduced paperwork used for some loan requests of \$150,000 or less. It used a one-page application that relied on the strength of the applicant's character and credit history. [The program was discontinued effective 10/1/2005.] For more information, see www.sba.gov/financing/lendinvest/lowdoc.html.
- LTOs** **Long-Term Objectives**
LTOs describe in general terms the results SBA needs to achieve in order to meet its Strategic Goals, at the same time that making the focus of the Agency more specific. They are worded to allow the measurement of contributions by more than one program.
- M&A** **Office of Management and Administration**
The Office of Management and Administration serves primarily in support of the Office of Capital Access, the Office of Government Contracting and Business Development and the Office of Entrepreneurial Development, as well as other offices located within the Office of the Administrator by directing human resources, information technology, contracting and purchases, grants management and Agency administration.
- MACs** **Multiple Award Contracts**
Procurement contracts made with multiple business entities for the same or similar products.

- MD&A** **Management’s Discussion and Analysis**
The MD&A is considered Required Supplementary Information for Federal financial statements and is designed to provide a high level overview of the Agency.
- MED** **Minority Enterprise Development**
Manages, monitors, evaluates, and reports on its programs of business development assistance for firms owned and controlled by economically and socially disadvantaged individuals. Information is intended for use by field office staff in providing assistance to eligible firms, and by management in monitoring, evaluating, and reporting program accomplishments and effectiveness.
- MRF** **Master Reserve Fund**
SBA’s fiscal and transfer agent maintains this reserve fund to facilitate the operation of the 7(a) secondary market program.
- NAICS** **North American Industry Classification Codes**
Industry classification system developed by the U.S., Canada, and Mexico to provide comparable statistics across the three countries on production issues. NAICS also provides for increased comparability with the International Standard Industrial Classification System (ISIC, Revision 3), developed and maintained by the United Nations. Size standards have been established for types of economic activity, or industry, generally under the NAICS.
- NEC** **National Economic Council**
The NEC was established in 1993 within the Office of Policy Development and is part of the Executive Office of the President. It was created for the purpose of advising the President on matters related to U.S. and global economic policy.
- NES** **National Export Strategy**
The NES addresses the fact that more small businesses need to be aware of the advantages of exporting. The report recognized that Federal agencies should have a more proactive and coordinated approach, provide improved customer service and expand Agency outreach efforts.
- NMVC** **New Market Venture Capital Program**
A developmental venture capital program designed to promote economic development and the creation of wealth and job opportunities in low-income geographic areas and among individuals living in such areas.
- NWBC** **Office of the National Women’s Business Council**
The NWBC undertakes a variety of programs and initiatives in support of women-owned businesses.

- OA Office of Administration**
The Office of Administration coordinates all of the support functions needed for daily operations including space management, supplies inventory, procurement, and grants management.
- OBCI Office of Business and Community Initiatives**
OBCI is responsible for administering the SCORE program and for hosting the hundreds of government and entrepreneur visitors from around the world who visit the SBA each year to learn more about US small business practices. OBCI also manages many of the Agency's unique partnership relationships that provide information and training materials related to entrepreneurship. For more information, see www.sba.gov/bi/.
- OCFO Office of the Chief Financial Officer**
The Office of the Chief Financial Officer (OCFO) conducts and promotes effective financial management activities for the SBA including budget, credit subsidy, financial operations, financial systems and internal controls.
- OCIO Office of the Chief Information Officer**
The Office of the Chief Information Officer supports and provides guidance for the SBA's nationwide computer automation and information technology efforts.
- OCPL The Office of Communications and Public Liaison**
The Office of Communications and Public Liaison has the principal responsibility for developing and implementing effective communications strategies to ensure that SBA's mission, programs, services and initiatives are articulated clearly and consistently to the American public in general and the small business community in specific.
- ODA Office of Disaster Assistance**
The ODA promotes economic recovery in disaster ravaged areas. In the wake of physical disasters, SBA's loans are the primary form of Federal assistance for non-farm, private sector disaster losses for individuals and businesses. For more information see www.sba.gov/disaster_recov/index.html.
- OED The Office of Entrepreneurial Development**
The Office of Entrepreneurial Development serves the small business community through outreach, public/private sector collaborative ventures and other creative mechanisms, providing counseling and training to America's small businesses that otherwise would not be able to afford this type of assistance.
- OFA Office of Financial Assistance**
The OFA administers various loan programs to assist small businesses. For more information see www.sba.gov/financing/.

- OFO** **Office of Field Operations**
The Office of Field Operations coordinates SBA field offices by providing guidance and oversight to regional administrators and district directors.
- OGC** **Office of General Counsel**
The Office of General Counsel provides legal advice for senior management, as well as legal support for all of the Agency's programs, initiatives and administrative responsibilities. The Office of General Counsel conducts litigation necessary to resolve legal issues, collect sums due and defend the Agency.
- OHA** **Office of Hearings and Appeals**
The Office of Hearings and Appeals provides independent, quasi-judicial appeal of certain SBA decisions and adjudicates disputes arising in numerous jurisdictional areas.
- OHCM** **Office of Human Capital Management**
The Office of Human Capital Management is responsible for developing and managing SBA's personnel policies.
- OIG** **Office of Inspector General**
The Office of Inspector General (OIG) is an independent office created within the SBA by law to conduct and supervise audits, inspections, and investigations relating to SBA programs and supporting operations; to detect and prevent waste, fraud, and abuse; and to promote economy, efficiency, and effectiveness in the administration and management of SBA programs.
- OIT** **Office of International Trade**
The Office of International Trade provides export information and development assistance to help small businesses take advantage of export markets, including trade counseling, training, legal assistance and publications.
- OLO** **Office of Lender Oversight**
The OLO provides oversight and evaluation of SBA's lenders and lending programs in order to identify and monitor the risk in the Agency's loan programs. For more information, see www.sba.gov/olo/.
- OMB** **Office of Management and Budget**
The OMB assists the President in overseeing the preparation of the Federal budget and supervising its administration in Executive Branch agencies. For more information, see www.whitehouse.gov/omb/.

- ONAA** **Office of Native American Affairs**
The Office of Native American Affairs is an integral component of Entrepreneurial Development's network of training and counseling services. Its mission is to ensure that American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the Agency's entrepreneurial development, lending and procurement programs.
- ONO** **Office of the National Ombudsman**
The Office of the National Ombudsman fosters a more small-business-friendly Federal regulatory enforcement environment by assisting small businesses when they experience excessive Federal regulatory enforcement actions, such as repetitive audits or investigations, excessive fines, penalties, threats, retaliation or other unfair enforcement action by a Federal Agency.
- OPM** **Office of Personnel Management**
The Federal Government's Human Resource Agency. For more information, see www.opm.gov/.
- OPGM** **Office of Procurement and Grants Management**
The Office of Procurement and Grants Management coordinates the process of securing and contracting for supplies and services and issuing grants in compliance with appropriation laws and various other policies, procedures, and agreements.
- OSA** **Office of Strategic Alliances**
OSA helps the SBA form alliances with for-profit corporations, small businesses, non-profit organizations, trade and professional associations, academic institutions and public-sector agencies. Through strategic alliances, the SBA and its partners provide quality information, training, outreach and support to promote the interests and needs of American small businesses. The alliances offer opportunities to network on areas of common interest.
- OSBDC** **Office of Small Business Development Centers**
OSBDC is responsible for administering the SBDC, Drug-Free Workplace and the Defense Economic Transition Assistance (DETA) programs. For more information, see www.sba.gov/sbdc/.
- OWBO** **Office of Women's Business Ownership**
The office promotes the growth of women-owned businesses, and is responsible for administering the Women's Business Center program. For more information, see www.sba.gov/onlinewbc/.
- PART** **Performance Assessment Review Tool**
PART is directed by the Office of Management and Budget to evaluate selected SBA programs.

- PAR** **Performance and Accountability Report**
The PAR is an integrated presentation of SBA's programmatic performance, financial accountability and managerial effectiveness.
- PLP** **Preferred Lender Program**
The PLP covers certified or preferred lenders that receive full delegation of lending authority. For more information, see www.sba.gov/financing/lendinvest/plp.html.
- PMA** **President's Management Agenda**
The PMA is about reform and the way the government conducts business. To achieve the difficult task of delivering better programs with fewer resources, the SBA is using the PMA to work smarter.
- POA&M** **Plan of Action and Milestones**
The POA&M process identifies the resources required to accomplish the elements of the plan, any milestones in meeting the task, and scheduled completion dates for the milestones.
- QSR** **Quality Service Review**
A systematic, proactive and cost-effective management review of SBA's district and branch offices.
- RFA** **Regulatory Flexibility Act**
The Act requires Federal agencies to prepare a Regulatory Flexibility Analysis to find simpler, less burdensome ways for small businesses, not-for-profit organizations, or small governmental entities to comply with Federal requirements. SBA oversees the Act's enforcement. For more information, see www.sbaonline.sba.gov/advo/laws/regflex.html.
- RFI** **Request for Information**
An RFI is a document outlining a government Agency's requirements and the criteria for the evaluation of the release of public information.
- RFP** **Request for Proposal**
An RFP is a document outlining a government Agency's requirements and the criteria for the evaluation of offers.
- SBA** **Small Business Administration**
A Federal Agency of the Executive Branch whose mission is to aid, counsel and protect the interests of small businesses and help families and businesses recover from national disasters. For more information, see www.sba.gov/.
- SBDC** **Office of Small Business Development Centers**
Delivers management and technical assistance, economic development and management training to existing and prospective small businesses through cooperative agreements with universities and colleges and government organizations. For more information, see www.sba.gov/sbdc/sbdcnear.html.

- SBG** **Surety Bond Guarantee**
Provides guarantees for bid, performance and payment bonds for contracts up to \$2 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels. For more information, see www.sba.gov/financing/bonds/whatis.html.
- SBIC** **Small Business Investment Company**
Provides equity capital, long-term loans, debt-equity investments and management assistance to small businesses, particularly during their growth stages. For more information, see www.sba.gov/INV/.
- SBIR** **Small Business Innovation and Research**
Provides a vehicle for small businesses to propose innovative ideas in competition for Phase I and Phase II awards, which represent specific research and R & D needs of the participating Federal agencies. For more information, see www.sba.gov/businessop/programs/sbirsttr.html.
- SBLC** **Small Business Lending Companies**
A group of 14 non-depository small business lending companies listed by Capital Access.
- SBTN** **Small Business Training Network**
Sponsored by the Office of Entrepreneurial Development, SBA's online training program provides a virtual campus housing free training courses, workshops and knowledge resources designed for entrepreneurs and other students of enterprise. For more information, see www.sba.gov/training.
- SCOGs** **Special Competitive Opportunity Gaps**
- SCORE** **[Formerly known as the Service Corps of Retired Executives]**
SCORE offers counseling and training for small business owners who are starting, building or growing their businesses. Sponsored by the SBA, SCORE's services are free of charge and are provided by approximately 11,000 working and retired volunteers through some 389 SCORE chapters throughout the US. For more information, see www.score.org.
- SDB** **Small Disadvantaged Business**
Small businesses owned and controlled by individuals who qualify as socially and economically disadvantaged. For more information, see www.sba.gov/sdb.
- SBDC** **Small Business Development Centers**
A national network of approximately 63 lead centers, and approximately 1000 service centers, that provides information, counseling and training to America's small businesses.
- SIPI** **Southwestern Indian Polytechnic Institute**
A National Indian Community College and Land Grant Institution in Albuquerque, NM, that has a mission to provide quality working relationships for tribal nations throughout the U.S.

- SOP** **Standard Operating Procedure**
Standard Operating Procedures are the primary source of the Agency's internal control.
- SSBIC** **Specialized Small Business Investment Company**
Provides equity capital, long-term loans, debt-equity investments and management assistance to socially or economically disadvantaged small businesses.
- STTR** **Small Business Technology Transfer**
An important new small business program that expands funding opportunities in the Federal innovation research and development arena.
- TPCC** **Trade Promotion Coordinating Committee**
An interagency committee chaired by the Secretary of Commerce, established to provide a unifying framework to coordinate the export promotion and export financing activities of the U.S. Government and to develop a government-wide strategic plan for carrying out such programs.
- VET** **Veteran Entrepreneurial Training**
The group of training opportunities designed to support veterans' small business development activity, including SBA's electronic business training programs.
- VESBDA** **The Veterans Entrepreneurship and Small Business Development Act of 1999**
The Act was enacted to expand existing and establish new assistance programs for veterans who own or operate small businesses. This Act accomplishes this purpose by expanding the eligibility for certain small business assistance programs to include veterans; directing certain departments and agencies of the United States to take actions that enhance small business assistance to veterans; and establishing new institutions to provide small business assistance to veterans or to support the institutions that provide such assistance.
- WBC** **Women's Business Center Program**
Provides long-term training and counseling primarily to its target audience of low income women to help them acquire the skill to start or manage a business, including financial, management, marketing and technical assistance, and procurement. For more information, see www.sba.gov/onlinewbc.gov.